

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LORENE ANN DRAKE

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:12-71032 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/07/2012 and confirmed on 5/7/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		15,937.40
Less Refunds to Debtor	155.29	
TOTAL AMOUNT OF PLAN FUND		15,782.11

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	605.97	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,305.97

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE RMAC TRUST SI Acct: 3204	0.00	0.00	0.00	0.00
	WESBANCO BANK INC(*) Acct: 4137	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 5093	61.92	61.92	24.50	86.42
	PA STATE EMPLOYEES CU/PSECU Acct: 6585	7,950.00	7,950.00	828.96	8,778.96
	PA STATE EMPLOYEES CU/PSECU Acct: 6585	0.00	0.00	0.00	0.00
					8,865.38

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	LORENE ANN DRAKE Acct:	0.00	0.00	0.00	0.00
	LORENE ANN DRAKE Acct:	155.29	155.29	0.00	0.00
	MAZZEI AND ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	JASON MAZZEI ESQ Acct:	1,866.17	1,866.17	0.00	0.00
	JASON MAZZEI ESQ Acct:	0.00	0.00	0.00	0.00
	PAUL W MCEL RATH JR ESQ Acct:	1,833.83	1,833.83	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	US BANK NA - TRUSTEE RMAC TRUST SI Acct: 3204	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	FIRST AMERICAN BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0593				
	FIRST AMERICAN CASH ADVANCE/ VALL	0.00	0.00	0.00	0.00
	Acct: 0593				
	ECMC(*)	7,300.43	327.06	0.00	327.06
	Acct: 0593				
	AES/PHEAA**	0.00	0.00	0.00	0.00
	Acct: XXX0004				
	SUNTRUST BANK**	14,359.45	643.30	0.00	643.30
	Acct: C4VG				
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00
	Acct: XXX8203				
	AMERILOAN	0.00	0.00	0.00	0.00
	Acct: ?				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXX0720				
	BENEFICIAL/HFC(*)	0.00	0.00	0.00	0.00
	Acct: XXX1762				
	CACH LLC/CACV/COLLECT AMERICA(*)	0.00	0.00	0.00	0.00
	Acct: XXX0445				
	BOSCOV'S	0.00	0.00	0.00	0.00
	Acct: XXX0537				
	CASHCALL INC**	2,524.74	113.11	0.00	113.11
	Acct: 5909				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX1167				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX8915				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: XXX6HIR				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: XXXT592				
	GECC/ LOWE'S++	0.00	0.00	0.00	0.00
	Acct: XXX0675				
	GEMB/WALMART DC++	0.00	0.00	0.00	0.00
	Acct: XXX3811				
	BENEFICIAL/HFC(*)	0.00	0.00	0.00	0.00
	Acct: XXX6600				
	STERLING INC DBA KAY JEWELERS	0.00	0.00	0.00	0.00
	Acct: XXX8166				
	KEYSTONE REWARDS	0.00	0.00	0.00	0.00
	Acct: XXX0001				
	KEYSTONE REWARDS	0.00	0.00	0.00	0.00
	Acct: XXX0002				
	NRA GROUP LLC*	0.00	0.00	0.00	0.00
	Acct: XXX6366				
	PA STATE EMPLOYEES CU/PSECU	6,425.98	287.88	0.00	287.88
	Acct: 6585				
	PA STATE EMPLOYEES CU/PSECU	0.00	0.00	0.00	0.00
	Acct: XXX0001				
	PENELEC/FIRST ENERGY**	1,900.53	85.14	0.00	85.14
	Acct: 7764				
	SALLIE MAE PC TRUST	9,120.64	408.60	0.00	408.60
	Acct: 0593				
	SALLIE MAE PC TRUST	9,299.02	416.60	0.00	416.60
	Acct: 0593				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXX0407				
	SPRINGLEAF FINANCIAL SERVICES INC(	0.00	0.00	0.00	0.00
	Acct: XXX1511				
	THD/CBSD	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX7428				
	UNITED REFINING CO	860.51	38.55	0.00	38.55
	Acct: 6150				
	AMERICAN INFOSOURCE LP AGENT FOF	436.06	19.54	0.00	19.54
	Acct: 0381				
	DELL INC	0.00	0.00	0.00	0.00
	Acct: XXX4853				
	WILLIAMS CREDIT	0.00	0.00	0.00	0.00
	Acct: 0593				
	AMERICAN INFOSOURCE LP AGENT FOF	241.72	10.83	0.00	10.83
	Acct: 0001				
	ASSET ACCEPTANCE LLC ASSIGNEE FIF	1,409.53	63.15	0.00	63.15
	Acct: 6019				
	AT & T MOBILITY II LLC	3,038.55	136.13	0.00	136.13
	Acct: 4771				
	PA STATE EMPLOYEES CU/PSECU	1,358.62	60.87	0.00	60.87
	Acct: 6585				
	GEGRB/CCA	0.00	0.00	0.00	0.00
	Acct: 8454				
	AES/PHEAA**	0.00	0.00	0.00	0.00
	Acct: XXX0001				
	AES/PHEAA**	0.00	0.00	0.00	0.00
	Acct: XXX0002				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXX4891				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: XXX0055				
	EQUITY ONE INC	0.00	0.00	0.00	0.00
	Acct: XXX4712				
	FIRST COMMONWEALTH BANK*	0.00	0.00	0.00	0.00
	Acct: XXX8976				
	FIRST COMMONWEALTH BANK*	0.00	0.00	0.00	0.00
	Acct: XXX1949				
	FRANKLIN JOHNSTOWN FCU*	0.00	0.00	0.00	0.00
	Acct: XXX0315				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: XXX2777				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: XXX3217				
	PA STATE EMPLOYEES CU/PSECU	0.00	0.00	0.00	0.00
	Acct: XXX0108				
	SOMERSET TRUST COMPANY	0.00	0.00	0.00	0.00
	Acct: XXX4985				
	SOMERSET TRUST COMPANY	0.00	0.00	0.00	0.00
	Acct: XXX6080				
	SPRINGLEAF FINANCIAL SERVICES INC(	0.00	0.00	0.00	0.00
	Acct: XXX6674				
	WELLS FARGO FINANCIAL**	0.00	0.00	0.00	0.00
	Acct: XXX9662				
					2,610.76

TOTAL PAID TO CREDITORS

11,476.14

TOTAL	
CLAIMED	0.00
PRIORITY	8,011.92
SECURED	58,275.78

Date: 02/23/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 6 of 9  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LORENE ANN DRAKE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-71032 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lorene Ann Drake  
 Debtor

Case No. 12-71032-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: skoz  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 69

Date Rcvd: Feb 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db +Lorene Ann Drake, 738 Main Street, Rockwood, PA 15557-1115  
 cr Beneficial Consumer Discount Company, P.O. Box 829009, Dallas, TX 75382-9009  
 13541616 +1st American Cash Advance, 5510 New Cut Rd, Louisville, KY 40214-4330  
 13567035 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
 13584549 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147  
 13526800 +Aes/Pheaa Ke, Pob 2461, Harrisburg, PA 17105-2461  
 13526801 +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419  
 13526802 +Aes/Suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461  
 13541620 +American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 13541621 #+Ameriloan, Post Office Box 111, Miami, OK 74355-0111  
 13526803 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 13526804 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
 13526805 +Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068  
 13526806 +Borough of Somerset, PO Box 71, Somerset, PA 15501-0071  
 13526808 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 13526809 +Capl/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13526811 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13526812 +Chase/Best Buy, Po Box 15298, Wilmington, DE 19850-5298  
 13526836 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)  
 13626371 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
 13526815 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197  
 13601958 +HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188  
 13526821 +Hfc, Po Box 9068, Brandon, FL 33509-9068  
 13526822 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13526823 +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425  
 13526825 Keystone Rewards, 25 High Street, Waynesburg, PA 15370  
 13541645 +OPD Solutions, 22114 Holly Lakes Drive, Tomball, TX 77377-3614  
 13526827 +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006  
 13541649 Penelec, Post Office Box 16001, Reading, PA 19612-6001  
 13541648 Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890  
 13591099 +Pennsylvania Electric Company, a FirstEnergy Compa, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688  
 14352765 +Rushmore Loan Management Services, LLC, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132  
 13526829 +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 13541652 +Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088  
 13526830 +Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068  
 13576157 +SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001  
 13526833 +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 13526835 +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631  
 13526838 +Wffinance, 800 Walnut St, Des Moines, IA 50309-3504  
 13541662 +Williams Credit, 73 Greentree Dr. #56, Dover, DE 19904-7646

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: ECMBKMail@Caliberhomeloans.com Feb 27 2018 02:20:22 Caliber Home Loans Inc,  
 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 cr E-mail/PDF: rmscedi@recoverycorp.com Feb 27 2018 08:51:40  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 cr +E-mail/Text: bankrupt-adjdept@wesbanco.com Feb 27 2018 02:19:44 WesBanco Bank Inc,  
 1 Bank Plaza, Wheeling, WV 26003-3565  
 13592887 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Feb 27 2018 02:19:05 ASSET ACCEPTANCE LLC,  
 PO BOX 2036, WARREN MI 48090-2036  
 13600672 +E-mail/Text: g20956@att.com Feb 27 2018 02:19:51 AT&T Mobility II LLC,  
 % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A231,  
 Bedminster, NJ 07921-2693  
 13592053 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 27 2018 02:25:40  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13841835 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Feb 27 2018 02:20:22 CALIBER HOME LOANS, INC.,  
 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500  
 13526810 E-mail/Text: bankruptcy@cashcall.com Feb 27 2018 02:20:13 Cashcall Inc,  
 1600 S Douglass Rd, Anaheim, CA 92806  
 13574678 +E-mail/Text: bncmail@w-legal.com Feb 27 2018 02:19:27 CASHCALL, INC.,  
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132  
 13526807 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 27 2018 02:17:38 Cach, LLC,  
 4340 S Monaco St Unit 2, Denver, CO 80237-3485  
 13526813 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 27 2018 02:19:23 Collection Service Cen,  
 839 5th Ave, New Kensington, PA 15068-6303  
 13526814 +E-mail/Text: mrdiscen@discover.com Feb 27 2018 02:18:25 Discover Fin Svcs LLC,  
 Po Box 15316, Wilmington, DE 19850-5316

District/off: 0315-7

User: skoz  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 69

Date Rcvd: Feb 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13526816 +E-mail/Text: bankruptcynotice@fcbanking.com Feb 27 2018 02:18:29 First Commonwealth Ban,  
601 Philadelphia St, Indiana, PA 15701-3952  
13541634 +E-mail/Text: bankruptcynotice@fcbanking.com Feb 27 2018 02:18:29 First Commonwealth Bank,  
601 Philadelphia St, Indiana, PA 15701-3952  
13526817 +E-mail/Text: msummits@franklinjohnstown.com Feb 27 2018 02:19:56 Franklin Johnstown Fcu,  
310 Bloomfield St, Johnstown, PA 15904-3202  
13526818 +E-mail/PDF: gecscdi@recoverycorp.com Feb 27 2018 08:51:38 Gecrb/Cca, 950 Forrer Blvd,  
Kettering, OH 45420-1469  
13526819 +E-mail/PDF: gecscdi@recoverycorp.com Feb 27 2018 08:51:38 Gecrb/Lowes, Po Box 965005,  
Orlando, FL 32896-5005  
13526820 +E-mail/PDF: gecscdi@recoverycorp.com Feb 27 2018 08:51:38 Gecrb/Walmart, Po Box 965024,  
Orlando, FL 32896-5024  
13526824 +E-mail/Text: BKRMailOPS@weltman.com Feb 27 2018 02:18:45 Kay Jewelers, 375 Ghent Rd,  
Fairlawn, OH 44333-4600  
13526826 +E-mail/Text: Bankruptcies@nragroup.com Feb 27 2018 02:20:21 National Recovery Agen,  
2491 Paxton St, Harrisburg, PA 17111-1036  
13541647 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 27 2018 02:19:04 PA Department of Revenue,  
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
13611306 E-mail/Text: bankruptcynotices@psecu.com Feb 27 2018 02:19:54 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013  
13537376 E-mail/PDF: rmscedi@recoverycorp.com Feb 27 2018 08:51:40  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13526831 E-mail/PDF: cbp@onemainfinancial.com Feb 27 2018 02:17:52 Springleaf Financial S,  
1450 Scalp Ave Ste 120, Johnstown, PA 15904  
13526832 E-mail/PDF: cbp@onemainfinancial.com Feb 27 2018 02:16:56 Springleaf Financial S,  
518 Georgian Pl, Somerset, PA 15501  
13526828 +E-mail/PDF: pa\_dc\_claims@navient.com Feb 27 2018 02:18:00 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
13639769 +E-mail/PDF: pa\_dc\_claims@navient.com Feb 27 2018 02:17:31 Sallie Mae PC Trust,  
c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
13526834 +E-mail/Text: jsprentz@urc.com Feb 27 2018 02:20:18 United Refining, Po Box 599,  
Warren, PA 16365-0599  
13526837 +E-mail/Text: bankrupt-adjdept@wesbanco.com Feb 27 2018 02:19:44 Wesbanco Bank Inc,  
1 Bank Plz, Wheeling, WV 26003-3565

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Caliber Home Loans, Inc.  
cr U.S. Bank National Association, Et Al...  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
13541617\* +Aes/Pheaa Ke, Pob 2461, Harrisburg, PA 17105-2461  
13541618\* +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419  
13541619\* +Aes/Suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461  
13541622\* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
13541623\* +Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068  
13541624\* +Borough of Somerset, PO Box 71, Somerset, PA 15501-0071  
13541627\* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, Po Box 85520, Richmond, VA 23285)  
13541628\* +CASHCALL INC, 1 CITY BOULEVARD WEST, SUITE 1000, ORANGE CA 92868-3611  
(address filed with court: Cashcall Inc, 1600 S Douglass Rd, Anaheim, CA 92806)  
13541625\* +Cach, Llc, 4340 S Monaco St Unit 2, Denver, CO 80237-3485  
13541626\* +Capl/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
13541629\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13541630\* +Chase/Best Buy, Po Box 15298, Wilmington, DE 19850-5298  
13541631\* +Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303  
13541659\* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)  
13541632\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
13541633\* +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197  
13541635\* +Franklin Johnstown Fcu, 310 Bloomfield St, Johnstown, PA 15904-3202  
13541636\* +Gecrb/Cca, 950 Forrer Blvd, Kettering, OH 45420-1469  
13541637\* +Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005  
13541638\* +Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024  
13541639\* +Hfc, Po Box 9068, Brandon, FL 33509-9068  
13541640\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13541641\* +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425  
13541642\* +Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600  
13541643\* Keystone Rewards, 25 High Street, Waynesburg, PA 15370  
13541644\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13541646\* +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006  
13541655\* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf Financial S, 1450 Scalp Ave Ste 120,  
Johnstown, PA 15904)  
13541654\* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf Financial S, 518 Georgian Pl, Somerset, PA 15501)



District/off: 0315-7

User: skoz  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 69

Date Rcvd: Feb 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13541650\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
13541651\* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
13541653\* +Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068  
13541656\* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
13541657\* +United Refining, Po Box 599, Warren, PA 16365-0599  
13541658\* +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631  
13541660\* +Wesbanco Bank Inc, 1 Bank Plz, Wheeling, WV 26003-3565  
13541661\* +Wffinance, 800 Walnut St, Des Moines, IA 50309-3504

TOTALS: 2, \* 39, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

Andrew R. Thalman on behalf of Creditor WesBanco Bank Inc andrewthalman@pgka.com  
James Warmbrodt on behalf of Creditor Caliber Home Loans Inc bkggroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, Et Al...  
bkggroup@kmlawgroup.com  
Jason J. Mazzei on behalf of Plaintiff Lorene Ann Drake jasonmazzei@me.com,  
donotemail.mazzeiecfbackuponly@gmail.com  
Joseph P. Schalk on behalf of Creditor Caliber Home Loans, Inc. jschalk@barley.com,  
sromig@barley.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Lorene Ann Drake ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8